Claims

- [c1] What is claimed is:
 - 1. A method of connecting two parties in real time, the method comprising:

Having a User click on an internet-based icon to initiate a live conversation with a Service Provider:

Generating a pop-up window with information about said Service Provider;

Checking to see if the Service Provider is available; Connecting said User with said Service Provider if available; able; and

Alerting said User if said Service Provider is not available.

- [c2] 2. The method as described in claim 1, further comprising having said pop-up window prompting said User to enter their phone number to make said connection.
- [c3] 3. The method as described in claim 1, further comprising generating a message for said User in said pop-up window when said Service Provider is not available.
- [04] 4. The method as described in claim 1, further comprising allowing said Service Provider to enter their hours of availability.

- [c5] 5. The method as described in claim 1, further comprising displaying said Service Provider"s hours of availability within said pop-up window.
- [06] 6. The method as described in claim 5, further comprising denying said connection if a User tries to initiate a connection during the hours said Service Provider is scheduled to be not available.
- [c7] 7. The method as described in Claim1, further comprising displaying in said pop-up window that said Service Provider is currently busy on another call if said Service Provider is currently on another system call.
- [08] 8. The method as described in claim 7, further comprising denying said connection if a User tries to initiate a connection while said Service Provider is busy on another call.
- [09] 9. The method as described in claim 1, further comprising prompting said User to send an email to the Service Provider if Service Provider is busy or unavailable.
- [c10] 10. The method as described in claim 1, further including displaying a compensation rate, based on a period of time, for each Service Provider.
- [c11] 11. The method as described in claim 1, further includ-

ing displaying a text link in said pop-up window to a new popup window displaying Service Providers" profile and history of previous Users" feedback.

- [c12] 12. The method as described in claim 1, wherein the set of Service Providers is provided in response to a category selection.
- [c13] 13. The method as described in claim 1, further comprising, after the connection has ended, prompting said User to provide feedback on said Service Provider regarding the quality of said Service Provider"s service.
- [c14] 14. The method as described in claim 1, further comprising:
 setting up an account for the Service Providers; and crediting the account for an amount based upon how long the connection is maintained.
- [c15] 15. The method as described in claim 16, further comprising:
 setting up an account for the Service Providers; and crediting the account for an amount based upon how long the telephonic connection is maintained minus a fee.
- [c16] 16. The method as described in claim 1, further comprising:

setting up a consumer account in the system for the User, wherein setting up the consumer account includes obtaining credit card information from the consumer; and

allowing User to make a deposit to their consumer account.

- [c17] 17. The method as described in claim 1, further comprising:
 monitoring how long the telephonic connection is maintained between said User and said Service Provider; and deducting from said User consumer account an amount based upon how long the telephonic connection is maintained.
- [c18] 18. A method of informing a User of their allotted connection time to a Service Provider in real time, the method comprising: extracting User real-time account balance information

from System Database;

extracting Service Provider per minute compensation rate from System Database;

dividing the User account balance total by the Service provider per minute compensation rate;

determining total minutes said User can connect to said Service provider until said User"s account balance reaches zero; displaying this information to said User textually in popup window the moment before said User connects to said Service provider; and displaying a graphical timer in said pop-up window, once said User connects to said Service provider, begins counting down the minutes remaining for the User to be connected to the Service provider until said User"s account balance is depleted and correspondingly their connection terminated.

- [c19] 19. The method as described in claim 18, further comprising a hypertext link in said pop-up window directing Users to make a deposit to their account.
- [c20] 20. A method for ensuring User is not inappropriately billed for unsuccessful connection attempt to a Service Provider during a time in which the Service Provider is "available", the method comprising: connecting User telephonically to Service provider; deleting immediately the connection transaction record from the accounts of both said User and said Service Provider, if the connection time between said User and said Service Provider does not exceed thirty seconds before termination; and maintaining the connection transaction records in the accounts of both said User and said Service Provider, if the connection time between said User and said Service

Provider exceeds thirty seconds.